

**From:** Conrad W. Clark  
**To:** Microsoft ATR  
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**Subject:** Microsoft Settlement

The proposed settlement is bad and inadequate in that it will not prevent Certain Practices Toward End Users and Toward Independent Software Vendors which will be greatly harmful to end users, ISVs and competition in general. I refer specifically to the capability to restrain Microsoft's typical business practices, which if not impeded, will allow the .net and Passport initiatives to become a Microsoft monopoly in the area of electronic commerce and customer identification and authentication.